

**ENTERED**TAWANA C. MARSHALL, CLERK
THE DATE OF ENTRY IS
ON THE COURT'S DOCKET

The following constitutes the ruling of the court and has the force and effect therein described.

Harlin DeWayne Hale
United States Bankruptcy Judge

Signed April 11, 2013

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF TEXAS
WICHITA FALLS DIVISION

IN RE:	§	CASE NO. 12-70172-HDH-13
	§	
NANCY LEE CHAVIS	§	
	§	
Debtor	§	
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JUANITA AMMONS	§	
Movant	§	A CONTESTED MATTER
	§	
VS.	§	HEARING DATE:
	§	
NANCY LEE CHAVIS	§	HEARING TIME:
Respondent	§	
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AGREED ORDER TO MODIFY STAY
(Related Document #>)

On this day was presented to the Court the Agreed Motion of Juanita M. Ammons (“Creditor” or “Movant”) and Nancy Lee Chavis (“Debtor” or “Respondent”) requesting that the automatic stay be modified. The Court finds that:

1. It has jurisdiction of this matter and the parties and this matter is a core proceeding.

2. Movant is a secured creditor of the Debtor with a perfected secured lien on the home located at 412 E. Rogers, Drive, Wichita Falls, Texas 76309 (“Home”).

3. Debtor has vacated the Home.

4. The Home is not necessary for an effective reorganization.

5. Due to Debtor’s abandonment of the Home, Movant has incurred additional expense for insurance coverage on the Home.

IT IS THEREFORE ORDERED that the stay imposed by §362 of the Bankruptcy Code is modified as to Creditor and Creditor is allowed to take all actions necessary to foreclose its interest in the Property; to file an amended proof of claim for any deficiency; and the provisions of Rule 4001(a)(3) are waived and this order becomes effective upon its entry.

END OF ORDER

AGREED:

/s/ Monte J. White

Monte J. White

Monte J. White & Associates

Attorneys for Debtor

/s/ John A. Leonard

John A. Leonard

Leonard, Key & Key, PLLC.

Attorneys for Movant

/s/ Marc McBeath

Attorney for Walter O’Cheskey

Trustee